

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOHN A LAMBERT
TERESA J LAMBERT
Debtor(s)

Case No. 09-29891

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/14/2009.
- 2) The plan was confirmed on 11/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/06/2012.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$32,910.00.
- 10) Amount of unsecured claims discharged without payment: \$19,479.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,700.00
Less amount refunded to debtor	\$362.50

NET RECEIPTS: **\$29,337.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,457.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,957.38**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	239.00	181.24	181.24	181.24	0.00
CANDICA LLC	Unsecured	NA	391.66	391.66	391.66	0.00
CAPITAL ONE BANK	Unsecured	NA	388.87	388.87	388.87	0.00
CONDELL MEDICAL CENTER	Unsecured	2,914.00	2,868.25	2,868.25	2,868.25	0.00
CREDIT ACCEPTANCE	Unsecured	12,275.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	7,500.00	7,500.00	7,500.00	7,500.00	297.87
CREDIT ACCEPTANCE CORP	Unsecured	NA	2,324.29	2,324.29	2,324.29	0.00
DEPENDON COLLECTION SERVICE	Unsecured	171.00	NA	NA	0.00	0.00
GARY A POTEPA DDS	Unsecured	4,113.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	948.00	948.03	948.03	948.03	0.00
LAKE COUNTY ANESTHESIOLOGIST	Unsecured	NA	128.00	128.00	128.00	0.00
MERRICK BANK	Unsecured	734.00	886.14	886.14	886.14	0.00
NATIONAL CITY BANK	Unsecured	946.00	NA	NA	0.00	0.00
NATIONAL CREDIT SYSTEMS	Unsecured	151.00	NA	NA	0.00	0.00
OPHRYS LLC	Unsecured	1,185.00	726.53	726.53	726.53	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	314.00	380.09	380.09	380.09	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	508.71	508.71	508.71	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	284.64	284.64	284.64	0.00
PREMIER BANKCARD/CHARTER	Unsecured	556.00	441.58	441.58	441.58	0.00
RESURGENT CAPITAL SERVICES	Unsecured	208.00	276.74	276.74	276.74	0.00
ROLLINS FAMILY DENTAL CTR	Unsecured	1,698.00	NA	NA	0.00	0.00
ROUND LAKE BEACH POLICE DEPT	Unsecured	125.00	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Secured	1,985.11	1,985.11	1,985.11	1,985.11	43.61
VALS AUTOMOTIVE	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO HOME MTGE	Secured	5,235.00	3,818.76	3,818.76	3,818.76	0.00
WELLS FARGO HOME MTGE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,818.76	\$3,818.76	\$0.00
Debt Secured by Vehicle	\$9,485.11	\$9,485.11	\$341.48
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,303.87	\$13,303.87	\$341.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,734.77	\$10,734.77	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,957.38</u>
Disbursements to Creditors	<u>\$24,380.12</u>
TOTAL DISBURSEMENTS :	<u>\$29,337.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.